ANNUAL REPORT

1981 - 1982

THE

NOVA SCOTIA

CROP & LIVESTOCK INSURANCE COMMISSION

YEAR ENDED MARCH 31, 1982

Agriculture
Canada

Nova Scotia

NOVA SCOTIA
CROP & LIVESTOCK INSURANCE COMMISSION

P. O. BOX 1092 • TRURO, N.S. • B2N 5G9

(902) 895-4431

The Honorable Roger Bacon
Minister of Agriculture & Marketing
P.O. Box 190
Halifax, Nova Scotia
B3J 2M4

Sir:

The Nova Scotia Crop and Livestock Insurance Commission has the honor of submitting herewith, the Thirteenth Annual Report.

This report includes a summary of the Commission's operations and the audited Financial Statement for the fiscal year ending March 31, 1982.

It is hoped that this report submitted in accordance with Section 9 of "The Nova Scotia Crop and Livestock Insurance Act (1968)" will be of interest to you.

Respectfully submitted;
Nova Scotia Crop & Livestock Insurance Commission

P.A. VanOostrum
Chairman

D.G. MacNeil
Manager

NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION

THIRTEENTH ANNUAL REPORT

Fiscal Year Ending March 31st., 1982

BOARD MEMBERS:

P. VanOostrum	-	Chairman -	Canard
G. Coldwell	-	Member -	Port Williams
W. McCurdy	-	Member -	Old Barns
D. Salt	-	Member -	Wallace Bay
D. Dickinson	-	Member -	Southampton
J. Johnson	-	Member -	N.S. Dept. of Agriculture

Principal Officers:

D.G. MacNeil	-	Manager
Mrs. K.G. Bartlett	-	Secretary
Miss B.A. Pratt	-	Accounting Clerk
B.M. Mahoney	-	Field Representative
R. Saunders	-	Regional Field Representative

Auditor: Auditor General - Province of Nova Scotia

Solicitor: J.R.M. Akerman

Field Staff (part-time)

Dr. F. Forsyth
K. Morton
C. Hansen
S. Erb

FINANCIAL PARTICIPATION:

1. ADMINISTRATION: The total administrative costs of the Crop and Livestock Insurance Commission are borne by the Province of Nova Scotia.

2. PREMIUM: The Government of Canada contributes 50% of the premium costs towards the Crop Insurance Plans in effect. Under the Dairy Insurance Plan, the insured farmer pays the total premium costs.

The following summary indicates the progress of the Program in Nova Scotia since its inception in the spring of 1969.

SUMMARY OF PROGRAM TO DATE:

YEAR	NUMBER INSUREDS	NO. INSURED ACRES	NO. INSURED ANIMALS
1969	277	10,126.9	
1970	345	12,539.9	
1971	364	8,740.0	
1972	379	14,797.2	
1973	492	14,347.6	
1974	498	16,373.5	
1975	568	17,582.6	
1976	602	19,182.1	
1977	770	22,018.05	
1978	1,133	23,158.65	26,121
1979	1,130	20,877.45	31,553
1980	964	21,050.39	23,581
1981	1,036	23,743.75	20,432

FEATURES OF THE CROP INSURANCE PLANS:

(1) DESIGNATED PERILS:

Wind, frost, drought, excessive moisture, excessive rainfall, disease, insects, winter kill, flood and hail.

(2) TYPE OF INSURANCE:

Each insured crop is guaranteed a certain level of production based upon the past production records of each insured producer, when no records are available, a bench mark will be used.

(3) QUALITY GUARANTEE:

Losses due to low quality are taken into consideration under the following Crop Insurance Plans: - Tree Fruit, Tobacco, Winter Wheat, Peas and Beans.

(4) LEVELS OF COVERAGE:

Spring Grain	-	minimum coverage 60% - maximum coverage 80%
Corn	-	minimum coverage 60% - maximum coverage 80%
Winter Grain	-	minimum coverage 70% - maximum coverage 80%
Tobacco	-	minimum coverage 36% - maximum coverage 80%
Tree Fruit	-	minimum coverage 35% - maximum coverage 80%
Blueberries	-	minumum coverage 60% - maximum coverage 70%
Strawberries	-	minimum coverage 60% - maximum coverage 70%
Forage	-	Alfalfa $32.00 per acre, Others - $24.00 per acre
Peas & Beans	-	One level of coverage - 80%

(5) PRICE OPTIONS:

Each Crop Insurance Plan has a choice of price options in which premium charges and claim payments are based:-

(a) Spring Grain - 7¢ per pound
(b) Corn - $16.00 per ton or $3.20 per bushel
(c) Winter Grain - 9¢, 11¢, 13¢, 15¢ or 17¢ per kg.
(d) Tobacco - 40¢, 50¢,60¢, 70¢ per pound, or a maximum of 90% of the average price received for the past two years on all tobacco sold, or the floor price, which-ever is the lesser.
(e) Tree Fruit - 2¢, 2½¢, 3¢, 3½¢, 4¢, 4½¢, 5¢, 5½¢ or 6¢ per pound, or a maximum of 90% of the average price received for the past two years on all tree fruit sold.
(f) Blueberries - 11¢, 14¢, 17¢ or 20¢ per pound
(g) Strawberries - 25¢, 30¢ or 35¢ per quart
(h) Forage - $50.00 or $30.00 per acre
(i) Pea & Bean - Peas - 11¢ per pound Beans - 7¢ per pound

(6) GOOD EXPERIENCE DISCOUNT:

The discount is designed to recognize differences in risk between individual farmers and is based upon frequency of claims and years of participation in the Crop Insurance Program.

(a) Spring Grain - 4 years no claim - 10%
(b) Corn - 4 years no claim - 10%

(c) Blueberries -

YEAR	3	4	5	6	7	8+
DISCOUNT	5%	10%	15%	20%	25%	30%

(d) Tobacco and Tree Fruit -

YEAR	6	7	8	9	10+
DISCOUNT	6%	8%	11%	15%	20%

(e) Strawberries -

YEAR	3	4	5	6+
DISCOUNT	5%	10%	15%	20%

OBJECTIVES AND RESPONSIBILITIES:

1. To make available to Nova Scotia farmers, a Crop and Livestock Insurance Program that will be of benefit in times of low crop yields or in the event of livestock losses, thus providing a stabilizing effect for the farmer and on the Agricultural Community in general.

2. The Administration of the Crop and Livestock Insurance Program is the responsibility of the Commission under the authority of the Minister of Agriculture and Marketing. It is subject to the provisions of the Nova Scotia Crop and Livestock Insurance Act, and an Agreement between the Government of Nova Scotia and Canada.

3. The Administration of Crop and Livestock Insurance Plans in Nova Scotia, established by regulations including the functions of promotion, sales, underwriting, field inspection, adjusting and payment of claims and accounting.

SUMMARY - 1981 Year

The winter of 1981 had all the weather signs for extensive winter kill, most of the snow cover was removed by rains in early February, very high temperatures the latter part of February, some extremely cold temperatures in March. These above conditions did affect the yield of a number of Tree Fruit insureds and Strawberry growers, along with Forage and Winter Cereal crops. A heavy spring frost occurred during the period of May 18-21 causing damage to apple orchards. The weather became very wet the end of May and continued through June and July, making seeding and hay most difficult. The weather in August improved significantly with the first frost being reported in certain areas on August 25th, however no significant frost damage occured until October 13th. The fall weather remained wet, but mild with no snow until late December.

During the year, the Commission and staff were involved with revisions under the Dairy Livestock Insurance Plan, Strawberry Plan, Lowbush Blueberry Plan. The Winter Grain Plan was revised to the Metric System. As well, the Commission was involved in the development of a Chicken Insurance Plan and a Tree Insurance Plan, both of these did not materialize due to lack of need as indicated in questionnaires by producers. The Beef Cow-Calf Plan was discontinued due to lack of participation. The Commission met on seven occassions throughout the year with the Chairman and the Manager meeting with commodity groups on eight occassions.

INSURANCE PLANS IN FORCE:

1/ Spring Grain - Oats, Barley, Wheat and Mixed Grain
2/ Winter Grain - Rye, Wheat
3/ Tree Fruit - Apples, Pears
4/ Tobacco - Flue-cured
5/ Corn - Silage, Grain
6/ Peas & Beans - (processing)
7/ Lowbush Blueberries
8/ Strawberries
9/ Forage
10/ Dairy

CROP INSURANCE PLANS SUMMARY (APRIL 1, 1981 -- MARCH 31, 1982)

PLAN NAME	NO. CONTRACTS	NO. INSUREDS	NO. ACRES INSURED	TOTAL COVERAGE $	TOTAL PREMIUM $	NO. CLAIMS	$ TOTAL INDEMNITY
Spring Grain	300	213	O-- 3,017.06	$ 192,759.86	$ 21,271.96	43	$ 18,338.17
			B-- 1,882.50	$ 157,918.74	$ 16,963.08		
			W-- 401.75	$ 29,695.88	$ 4,159.04		
			M-- 862.45	$ 67,228.41	$ 6,622.92		
			6,163.75	$ 447,602.89	$ 49,017.00		
Tree Fruit	69	69	A-- 3,970.50	$2,173,418.65	$ 88,093.32	17	$107,576.09
			P-- 130.50	$ 75,601.13	$ 3,652.92		
			4,101.00	$2,249,019.78	$ 91,746.24		
Tobacco	14	13	582.80	$ 994,396.90	$ 37,573.52		
Peas & Beans	29	29	P-- 1,662.60	$ 404,367.90	$ 50,545.76	10	$ 42,478.34
			B-- 2,056.00	$ 496,150.91	$ 62,018.66		
			3,718.60	$ 900,518.00	$ 112,564.42		
Forage '81/'82	42	41	814.50	$ 32,255.00	$ 4,566.00	* 17	$ 8,535.50
Corn	86	71	2,770.75	$ 382,416.16	$ 34,976.98	8	$ 7,833.28
Blueberries	124	115	3,123.05	$ 493,138.48	$ 30,336.30	4	$ 6,367.14
Strawberries	22	22	96.37	$ 90,102.39	$ 7,172.78	8	$ 18,584.80
Winter Grain '81/'82	66	66	W-- 1,486.14	$ 182,642.05	$ 24,192.64	* 15	$ 12,862.53
			R-- 886.79	$ 79,292.15	$ 9,528.98		
			2,372.93	$ 261,934.20	$ 33,721.62		
CROP SUMMARY	752	639	23,743.75	$5,851,383.80	$ 401,674.86	122	$222,575.89

* Claims paid on Forage for the 1980-1981 crop year
* Claims paid on Winter Grain for the 1980-1981 crop year

SUMMARY OF CROP INSURANCE PLANS

(1969 - 1981 inclusive)

PLANS:	# YEARS	TOTAL PREMIUM	CLAIMS PAID	LOSS RATIO	# CLAIMS
Spring Grain	13	$ 256,826	$ 271,559	$1.06	609
Corn	11	$ 342,460	$ 332,662	$ .97	252
Tree Fruit	12	$ 415,785	$ 312,983	$ .75	101
Winter Grain	13	$ 125,999	$ 56,082	$ .61	63
Tobacco	11	$ 225,397	$ 74,565	$ .33	11
Strawberries	8	$ 55,937	$ 70,213	$1.26	57
Lowbush Blueberries	9	$ 185,420	$ 121,111	$ .65	139
Peas & Beans	10	$ 770,965	$ 756,465	$ .98	239
Forage	5	$ 26,318	$ 24,313	$ .92	63
TOTALS		$2,405,107	$2,019,953	$ .84	1,534

** OPERATIONS SUMMARY OF CROP INSURANCE PLANS **

(1969 - 1981 inclusive)

CROP YEARS	NO. CONTRACTS	TOTAL COVERAGE	TOTAL PREMIUM	CLAIMS PAID
1969-1970	277	$ 310,831.00	$ 17,172	$ 8,043.31
1970-1971	345	$ 822,716.00	$ 31,864	$ 35,304.14
1971-1972	364	$ 766,302.12	$ 32,025	$ 50,010.09
1972-1973	379	$1,571,073.11	$ 78,740	$ 81,932.86
1973-1974	492	$1,747,876.27	$ 94,735	$ 252,505.26
1974-1975	498	$2,029,282.72	$164,811	$ 233,576.39
1975-1976	568	$2,274,900.30	$199,825	$ 168,682.07
1976-1977	602	$2,762,842.13	$224,370	$ 90,559.13
1977-1978	770	$3,453,012.13	$261,309	$ 250,269.67
1978-1979	781	$3,752,752.00	$287,315	$ 131,042.86
1979-1980	695	$4,007,142.80	$297,462	$ 301,669.19
1980-1981	666	$4,367,860.54	$312,814	$ 188,136.65
1981-1982	752	$5,851,383.80	$401,675	$ 222,575.85

Since the Crop Insurance Program was first made available to Nova Scotia Farmers in 1969, for every dollar collected in premium from the farmer and along with the Government's contribution - $ .84 has been paid out in claims.

FEATURES OF THE LIVESTOCK INSURANCE PLAN:

The following are the diseases designated as insurable under the Dairy Livestock Insurance Plan:-

(1) Reportable (Brucellosis, Tuberculosis, Blue-Tongue, Foot and Mouth, Mange, Vesicular Stomatitis) or such other diseases designated as reportable.

(2) Acute Mastitis - Optional

(3) Shipping Fever - (pneumonia type)

(4) Infectious Bovine Rhinotracheitis (respiratory form) I.B.R.

COVERAGE & COSTS

VALUE/HERD	COST/ANIMAL		VALUE/HERD	COST/ANIMAL	
$200.00	$ .40		$1,000.00	$2.00	($10.00)
$400.00	$ .80		$1,200.00	$2.40	($12.00)
$600.00	$1.20	($6.00)	$1,400.00	$2.80	($14.00)
$800.00	$1.60	($8.00)	$1,600.00	$3.20	($16.00)

* figures in brackets indicate cost of including Acute Mastitis Option.

LOSS OF INCOME BENEFIT - Coverage and Costs:

The Loss of Income Benefit Option is only available to Dairy Insureds. This option is intended to compensate an insured when the monthly gross income from the sale of milk and/or cream is reduced below fifty percent (50%) of the average gross monthly income during the previous twelve (12) months as a result of one or more of the insurable diseases or fire. An insured can select the time period required as 2,4,6, or 8 months.

INSURED AMOUNT	2 MONTH PERIOD COST / YEAR	INSURED AMOUNT	2 MONTH PERIOD COST / YEAR
$1,000.00	$ 6.00	$ 8,000.00	$48.00
$2,000.00	$12.00	$ 9,000.00	$54.00
$3,000.00	$18.00	$10,000.00	$60.00
$4,000.00	$24.00	$11,000.00	$66.00
$5,000.00	$30.00	$12,000.00	$72.00
$6,000.00	$36.00	$13,000.00	$78.00
$7,000.00	$42.00	$14,000.00	$84.00
		$15,000.00	$90.00

1981-1982

COUNTY SUMMARY DAIRY INSURANCE

NAME COUNTY	NUMBER CONTRACTS	TOTAL PREMIUM	TOTAL COVERAGE	NO. INSURED ANIMALS	NO. CLAIMS PAID	AMOUNT CLAIMS PAID
ANNAPOLIS	20	$ 3,728.40	$ 1,776,200.00	1,688	1	$ 800.00
ANTIGONISH	31	$ 5,069.20	$ 2,421,600.00	2,437		
COLCHESTER	40	$ 8,461.35	$ 3,647,300.00	3,595	2	$ 1,800.00
CUMBERLAND	10	$ 2,347.20	$ 1,032,600.00	1,045		
GUYSBOROUGH	1	$ 142.60	$ 68,300.00	84		
HALIFAX	13	$ 2,645.20	$ 1,217,000.00	1,260	1	$ 1,000.00
HANTS	40	$10,893.40	$ 3,812,700.00	3,640	9	$ 8,720.35
KINGS	38	$10,802.20	$ 3,512,100.00	3,448	3	$ 2,400.00
LUNENBURG	9	$ 1,140.00	$ 536,000.00	515		
PICTOU	13	$ 1,888.80	$ 908,400.00	840	2	$ 1,400.00
YARMOUTH	4	$ 651.20	$ 281,600.00	244		
CAPE BRETON	7	$ 844.00	$ 374,200.00	452		
INVERNESS	14	$ 2,989.60	$ 1,038,800.00	1,010		
RICHMOND	Ø	Ø	Ø	Ø		
VICTORIA	4	$ 409.40	$ 181,700.00	174		
QUEENS	Ø	Ø	Ø	Ø		
TOTALS	244	$52,012.55	$20,808,500.00	20,432	18	$16,120.35

** DAIRY SUMMARY OF CLAIMS PAID **

INSURABLE DISEASE	NO. CLAIMS PAID	AMOUNT CLAIMS PAID
1/ Acute Mastitis	16	$14,720.35
2/ Shipping Fever	1	$ 1,000.00
3/ Reportable (Brucellosis)	1	$ 400.00

** OPERATIONS SUMMARY **

DAIRY LIVESTOCK INSURANCE PLAN

(1978-1982) Apr. 1st - Mar.31st

YEARS	NO. INSURED HERDS	NO. INSURED CATTLE	TOTAL PREMIUM	CLAIMS PAID
1978-1979	352	26,121	$ 59,198.14	$ 31,744.50
1979-1980	403	29,491	$ 86,731.88	$ 60,501.10
1980-1981	284	22,817	$ 77,919.61	$ 53,089.50
1981-1982	249	20,480	$ 53,326.15	$ 16,120.35

DAIRY LIVESTOCK INSURANCE CLAIM SUMMARY (1978-1982)

DISEASE	NUMBER CLAIMS	CLAIM PAID
1/ Acute Mastitis	99	$ 98,332.85
2/ Shipping Fever	35	$ 48,220.40
3/ I.B.R.	15	$ 14,091.50
4/ Brucellosis	2	$ 810.70

Since the Dairy Livestock Insurance Plan was first made available in 1978, a total of $277,175.78 has been collected in premium, while $161,455.45 has been paid out in claims.

In the spring of 1981, the Commission met with the N.S. Milk Producers and reviewed the Plan and two changes were made:- (a) the Acute Mastitis Option would cost more for insurance purposes and (b) that the premium be reduced for the other Diseases.

** ACKNOWLEDGEMENTS **

The Nova Scotia Crop & Livestock Insurance Commission wishes to acknowledge its appreciation to the following:

Federal Government - Crop Insurance Division

N.S. Department of Agriculture and Marketing

Other Provincial Crop Insurance Agencies

The Commission Field and Clerical Staff

OFFICE OF THE AUDITOR GENERAL
NOVA SCOTIA

P.O. BOX 793,
HALIFAX, N.S.
B3J 2V2

AUDITOR'S REPORT

To the Chairman and Members of the
Nova Scotia Crop and Livestock
Insurance Commission and to the
Minister of Agriculture and Marketing

I have examined the balance sheet of the Nova Scotia Crop and Livestock Insurance Commission as at March 31, 1982 and the statement of revenues and expenses and the statement of equity of the Fund for the year then ended. My examination was made in accordance with generally accepted auditing standards and accordingly included such tests and other procedures as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of the Commission as at March 31, 1982 and the results of its operations for the year then ended in accordance with generally accepted accounting principles applied, after giving retroactive effect to the change in the method of accounting for administrative expenses reimbursed by the Department of Agriculture and Marketing as explained in Note 1 to the financial statements, on a basis consistent with that of the preceding year.

A.W. SARTY
AUDITOR GENERAL

Halifax, Nova Scotia
September 9, 1982

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
BALANCE SHEET
MARCH 31, 1982

ASSETS

	1982	1981
Current		
Cash	$ 74,218	$ 48,522
Short term investments	890,700	608,000
Accounts receivable - premiums	12,128	5,767
Accrued interest receivable	56,765	22,216
	$1,033,811	$ 684,505

LIABILITIES AND EQUITY

Current		
Unearned livestock premiums	$ 37,719	$ 56,036
Insurees' deposits	2,136	1,785
Provision for payment of unsettled indemnities	13,600	14,010
	53,455	71,831
Long Term		
Advance from Province of Nova Scotia	230,000	230,000
Equity Of The Fund		
Grants and assistance from the Department of Agriculture and Marketing (Note 1)	1,146,893	954,954
Crop insurance operating deficit	(484,532)	(605,632)
Livestock insurance operating surplus	87,995	33,352
	750,356	382,674
	$1,033,811	$ 684,505

APPROVED ON BEHALF OF THE COMMISSION

J. A. MacCosta
Chairman

William McCready
Member
AUDITOR GENERAL—NOVA SCOTIA

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PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OF EQUITY OF THE FUND
FOR THE YEAR ENDED MARCH 31, 1982

	1982	1981
Grants and assistance from the Department of Agriculture and Marketing (Note 1)		
Opening balance	$ 954,954	$ 806,492
Add: Expenditures paid on behalf of the Commission	191,939	148,462
Ending balance	1,146,893	954,954
Crop insurance operating (deficit)		
Opening balance	(605,632)	(634,315)
Add: Excess revenues over expenses	121,100	28,683
Ending balance	(484,532)	(605,632)
Livestock insurance operating surplus (deficit)		
Opening balance	33,352	(1,293)
Add: Excess revenues over expenses	54,643	34,645
Ending balance	87,995	33,352
Equity of the fund	$ 750,356	$ 382,674

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
STATEMENT OF REVENUES AND EXPENSES
FOR THE YEAR ENDED MARCH 31, 1982

	Crop Insurance	Livestock Insurance	Total 1982	1981
Revenues				
Insurance premiums (Schedule A)				
Farmers	$ 200,837	$ 70,163	$271,000	$240,339
Federal subsidy	200,837	-	200,837	156,249
Interest income (Note 1)	135,530	-	135,530	60,891
	537,204	70,163	607,367	457,479
Expenses				
Indemnity claims (Schedule A)	224,118	15,520	239,638	245,689
Net gain from operations before administrative expenses	313,086	54,643	367,729	211,790
Administrative expenses (Schedule B)	191,986	-	191,986	148,462
Excess revenues over expenses	$ 121,100	$ 54,643	$175,743	$ 63,328

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
NOTES TO FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 1982

1. Accounting Policies

Significant accounting policies followed in the preparation of the financial statements are summarized below.

a) The Department of Agriculture and Marketing has assumed responsibility for paying administrative expenses. During the year ended March 31, 1982, the Commission adopted the method of crediting these payments to equity as a grant. The expenses continue to be shown in the statement of revenues and expenses. Previously, the Commission had reflected these payments as other income in the statement of revenues and expenses. This change was made to make the Commission's accounting treatment consistent with other organizations having their administrative expenses paid by the Department of Agriculture and Marketing.

As a result of the change, which has been applied retroactively, the excess of revenues over expenses for the years ended March 31, 1982 and March 31, 1981 has been decreased by $191,938 and $148,462, respectively. Administrative expenses for the years 1971 to 1980 inclusive, in the amount of $806,492 have been credited to equity as a result of this accounting change.

b) Interest income and administrative expenses are attributed 100% to the crop insurance operations.

2. Crop Re-Insurance Fund

The Province is party to an agreement with the Government of Canada whereby, the Province makes advances to a fund administered by the Government of Canada called the Crop Re-Insurance Fund of Canada for Nova Scotia. The purpose of this Fund is to assist the Province of Nova Scotia when there is a requirement by the Province to make advances to the Commission for the payment of crop insurance indemnities. The balance of the non-interest bearing advances on hand in this Fund belonging to the Province as at March 31, 1982 was $229,702. Transactions concerning this Fund are not recorded in the accounting records of the Commission.

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
PREMIUM REVENUE AND INDEMNITY CLAIMS
FOR THE YEAR ENDED MARCH 31, 1982

	Premium Revenue				Indemnity Claims	
	Farmer	Federal	1982	1981	1982	1981
Crop Insurance						
Spring grain	$ 24,509	$ 24,509	$ 49,018	$ 20,838	$ 18,449	$ 9,132
Winter grain	16,861	16,861	33,722	33,656	15,567	13,206
Tree fruit	45,873	45,873	91,746	54,582	107,576	19,988
Tobacco	18,787	18,787	37,574	31,580	-	-
Corn	17,488	17,488	34,976	29,486	7,833	16,573
Peas and beans	56,282	56,282	112,564	101,948	42,478	93,961
Blueberries	15,168	15,168	30,336	25,814	6,367	24,090
Strawberries	3,586	3,586	7,172	7,238	20,471	11,016
Forage	2,283	2,283	4,566	7,356	5,377	8,278
	200,837	200,837	401,674	312,498	224,118	196,244
Livestock Insurance						
Dairy	69,247	-	69,247	80,298	15,520	48,745
Beef/cow/calf	916	-	916	3,792	-	700
	70,163	-	70,163	84,090	15,520	49,445
Total	$271,000	$200,837	$471,837	$396,588	$239,638	$245,689

PROVINCE OF NOVA SCOTIA
NOVA SCOTIA CROP AND LIVESTOCK INSURANCE COMMISSION
ADMINISTRATIVE EXPENSES
FOR THE YEAR ENDED MARCH 31, 1982

	1982	1981
Salaries and wages	$121,071	$ 90,905
Travel	24,240	16,203
Special services	10,470	9,644
Supplies and services	24,446	24,536
Other	11,759	7,174
	$191,986	$148,462